

DETECTION OF UNAUTHORIZED ACCOUNT TRANSACTIONSABSTRACT OF THE DISCLOSURE

Account transaction protection is provided during the automated authorization  
5 process of a charge account, a debit account, a personal account or a business account.  
After a vendor asks the authorization service provider to approve a pending  
transaction, the authorization service provider automatically contacts an account  
holder asking for approval or refusal of the pending transaction. The contact is made  
by telephone, or computer network, such as the Internet. After entering a PIN to  
10 establish identity, the account holder approves or rejects the pending transaction after  
receiving a validation request message detailing the facts of the transaction. The PIN  
may be a normal PIN or a duress PIN. If the duress PIN is used, indicating the  
account holder is under duress to approve the pending transaction, the service  
provider notifies the authorities. Similarly, if the account holder indicates that refusal  
15 is due to unauthorized use, the service provider contacts the authorities.